

EXHIBIT A

BK1149 PG288

Return To:

Dream House Mortgage Corp
385 S Main St.
Providence, RI 02903

Prepared By: Dream House Mortgage Corp

Peter Costa
1 City Blvd W Ste 1700, .
Orange, CA 92868

[Space Above This Line For Recording Date]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated August 22, 2003 together with all Riders to this document.
(B) "Borrower" is THOMAS LAHOUREUX

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is Dream House Mortgage Corp

Lender is a Corporate
organized and existing under the laws of Rhode Island

0053787404 - 9703

RHODE ISLAND - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3040 1/01

-G(R) 10004
XXXXXX

INDEX: 

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08/22/2003 10:50:39

VMP MORTGAGE FORM - (0001821-7281)

BK1149 PG289

Lender's address is 385 South Main Street Providence, RI 02903

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated August 22, 2003

The Note states that Borrower owes Lender one hundred seventy-eight thousand five hundred and 00/100

(U.S. \$178,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1, 2033

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):

- | | | |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) (specify) |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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Form 3040 1/01

BK1149 PG290

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, with Mortgage Covenants upon the Statutory Condition and with the Statutory Power of Sale, the following described property located in the County [Type of Recording Jurisdiction] of PROVIDENCE [Name of Recording Jurisdiction]:
LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF:

Parcel ID Number: ASSESSORS PLAT 34 LOT 165 which currently has the address of
115 A&B VICTORY STREET [Street]
CUMBERLAND (City) , Rhode Island 02864 [Zip Code]
("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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-6(RI) 100001

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08/22/2003 10:50:39 Form 3040 1701

BK1149 PG301


26. Loan Fees. Borrower has paid the following brokerage fees, loan fees, points, finder's fees, origination fees or similar charges in connection with the loans secured by this Security Instrument:

| | |
|--------------------------------------|-------------|
| Origination - Discount Fees (points) | \$ 1,785.00 |
| Application Fees | \$.00 |
| Processing Fees | \$.00 |
| Administrative Fees | \$ 21.00 |
| Tax Service Fees | \$ 70.00 |
| Flood Search Fees | \$ 16.00 |
| Closing Preparation Fees | \$.00 |
| Underwriting Fee | \$.00 |

As provided in Rhode Island General Law Section 34-23-6, none of these fees will be refunded in the event the loan is prepaid in whole or in part.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:


 (Seal)
 THOMAS LAMOUREUX Borrower

 (Seal)
 Borrower

 (Seal)
 Borrower

 (Seal)
 Borrower

0053787404 - 9703

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400-1484 (Rev. 1/01)

BK1149 PG302

STATE OF RHODE ISLAND,

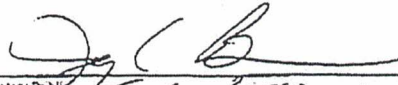
County ss: Providence

On this 22 day of August
Day Month Year

in 2003, in said County, before me, personally appeared

Thomas Lamoureux

each and all to me known and known to me to be the person(s) executing the foregoing instrument and acknowledged said execution to be his/her/their free act and deed.


Notary Public John C. Barros
08/27/17




DK 1149 PG303

EXHIBIT "A"

THAT CERTAIN LOT OR PARCEL OF LAND WITH ALL THE BUILDINGS AND OTHER
IMPROVEMENTS THEREON, SITUATED IN THE VILLAGE OF BERKELEY, TOWN OF
CUMBERLAND, COUNTY OF PROVIDENCE AND STATE OF RHODE ISLAND, AND
LAID OUT AND DESIGNATED AS LOT NUMBERED 225 (TWO HUNDRED TWENTY-
FIVE) ON THAT PLAT ENTITLED "PLAN OF TENEMENT PROPERTY AT BERKELEY,
CUMBERLAND, R.I. BELONGING TO LONSDALE COMPANY BY WATERMAN
ENGINEERING CO. APRIL, 1936" AND CUMBERLAND IN PLAT BOOK NO. 2, PAGE 1&A.

BK1149 PG307

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this
1-4 Family Rider.


THOMAS LAOUREUX (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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0053787404

Form 3170 1/01
08/22/2003 10:50:39

RECEIVED
Town of Cumberland

SEP 02 2003 2:51 PM


Town Clerk

Assignee#: 0853787484

02/08/2007 01:43PM
B/P:001370/000631
Inst#:00017395
Cumberland, RI

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, DREAM HOUSE MORTGAGE CORP, WHOSE ADDRESS IS 385 SOUTH MAIN STREET, PROVIDENCE, RI 02903, (ASSIGNOR), by these presents does convey, grant, sell, assign, transfer and set over the described mortgage together with the certain note(s) described therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to ARGENT MORTGAGE COMPANY, LLC, A DELAWARE LIMITED LIABILITY COMPANY, WHOSE ADDRESS IS 3 PARK PLAZA, 19TH FLOOR, IRVINE, CA 92614, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).
Said mortgage made by THOMAS LAMOUREUX to Dream House Mortgage Corp and recorded in the Land Evidence Records of (CITY/COUNTY) CUMBERLAND / CUMBERLAND Rhode Island, in Volume page Encumbering property sometimes known as: 115 A&B VICTORY STREET CUMBERLAND, RI 02864

IN WITNESS WHEREOF,
DREAM HOUSE MORTGAGE CORP have set their hand and seal THIS 19TH DAY OF DECEMBER IN THE YEAR 2006

By: Melissa O'Donnell
Melissa O'Donnell ATTORNEY-IN-FACT

(seal)

Signed, and delivered in the presence of:



Nathan Taylor
witness

STATE OF CALIFORNIA COUNTY OF Orange

On THIS 19TH DAY OF DECEMBER IN THE YEAR 2006 then personally appeared Melissa O'Donnell, the ATTORNEY-IN-FACT of DREAM HOUSE MORTGAGE CORP to me known and known by me to be the party who executed the foregoing instrument, and they acknowledge the same to be their free act and deed.

[Signature]
Notary Public



Document Prepared By:

J. Lesinski/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

When recorded return to:

Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683



AMCAS 7131870 JRL1205802

CRL L#: 0053787404
Assignee L#: 4000349417
Investor L#: 0053787404
Custodian: 85
Effective Date: 02/11/2009

02/11/2009 09:54AM
B/P:001448/000537
Inst#:00032022
Cumberland, RI

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, CITI RESIDENTIAL LENDING INC., AS ATTORNEY-IN-FACT FOR ARGENT MORTGAGE COMPANY, LLC, WHOSE ADDRESS IS 10801 E. 6TH STREET, RANCHO CUCAMONGA, CA 91730, (ASSIGNOR), by these presents does convey, grant, sell, assign, transfer and set over the described mortgage together with the certain note(s) described therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR, ARGENT SECURITIES INC. ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2003-W6, UNDER THE POOLING AND SERVICING AGREEMENT DATED NOVEMBER 1, 2003, WHOSE ADDRESS IS 1761 EAST ST. ANDREW PLACE, SANTA ANA, CA 92705-4934, (ASSIGNEE)

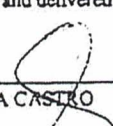
Said mortgage made by THOMAS LAMOUREUX to WHOLESALE - ARGENT and recorded in the Land Evidence Records of (CITY/COUNTY) CUMBERLAND / CUMBERLAND Rhode Island, in Volume 1149 page 288

Encumbering property sometimes known as: 115 A&B VICTORY STREET
CUMBERLAND, RI 02864

IN WITNESS WHEREOF,
CITI RESIDENTIAL LENDING INC., AS ATTORNEY-IN-FACT FOR ARGENT MORTGAGE COMPANY, LLC have set their hand THIS 20TH DAY OF JANUARY IN THE YEAR 2009

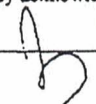
By: 
CRYSTAL MOORE VICE PRESIDENT

Signed and delivered in the presence of:


VILMA CASTRO witness

STATE OF FLORIDA COUNTY OF PINELLAS

On THIS 20TH DAY OF JANUARY IN THE YEAR 2009 then personally appeared CRYSTAL MOORE, the VICE PRESIDENT of CITI RESIDENTIAL LENDING INC., AS ATTORNEY-IN-FACT FOR ARGENT MORTGAGE COMPANY, LLC to me known and known by me to be the party who executed the foregoing instrument, and they acknowledge the same to be their free act and deed.


BRYAN J. BLY
Notary Public

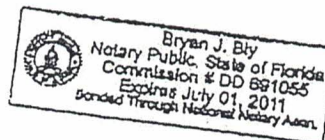
Document Prepared By: Jessica Fretwell/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152

When recorded return to:
AMERICAN HOME MTG SERVICING
C/O NTC 2100 Alt. 19 North
Palm Harbor, FL 34683

CRLAS 9236009 1/31 CJ2024231



9236009



VMP MORTGAGE FORMS - (BOOK 21-7281)

BK1149 PG301

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| | |
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THOMAS LAMOUREUX Borrower

(Seal)
Borrower

(Seal)
Borrower

(Seal)
Borrower

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400-1484 (Rev. 1/01)

BK1149 PG302

STATE OF RHODE ISLAND,

County ss: Providence

On this 22 day of August
Day Month/Year

in 2003, in said County, before me, personally appeared

Thomas Lamoureux

each and all to me known and known to me to be the person(s) executing the foregoing instrument and acknowledged said execution to be his/her/their free act and deed.


Notary Public John C. Barco
08/27/03




EX 1149 PG303

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BK1149 PG307

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THOMAS LAROUREAUX (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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Form 3170 1/01
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Town of Cumberland

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Town Clerk